



**SO ORDERED,**

**Judge Katharine M. Samson  
United States Bankruptcy Judge  
Date Signed: April 18, 2016**

**The Order of the Court is set forth below. The docket reflects the date entered.**

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UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: BRIAN KEITH LOWERY  
CHERYL LYNN LOWERY  
DEBTOR(S)

J.C. BELL, TRUSTEE

CHAPTER 13 BANKRUPTCY  
CASE NO. 15-51647 KMS

**ORDER ON TRUSTEE'S  
OBJECTION TO SECURED CLAIM**

THIS DAY, THIS CAUSE came on to be considered on the Trustee's Objection to the Secured Claim (Court Claim No. 12) of FIRST HERITAGE CREDIT (Docket No. 71), and the Creditor having failed to respond, the Court finds that said Objection should be sustained.

IT IS, THEREFORE, ORDERED AND ADJUDGED that said Claim is not allowed as a secured claim.

IT IS, FURTHER, ORDERED AND ADJUDGED that upon liquidation of the collateral, said Creditor may file an amended Claim for any proper deficiency.

##END OF ORDER##

Submitted By:

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